

## Terms of Business – BDML (Coverbox)

### Who are we?

Coverbox is a trading style of Coverbox Limited (Company No. 07827708) who are an Introducer Appointed Representative of BDML Connect Ltd who are authorised and regulated by the Financial Services Authority for regulated non-investment insurance contracts.FSA Number 309140, used under licence by BDML Connect Limited. Policies are arranged and administered by BDML Connect Limited, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

BDML Connect is an insurance intermediary. Motor insurance will be underwritten from an insurer selected from a panel; a full list of insurers is available upon request.

### Who regulates BDML Connect Limited

BDML Connect Limited is authorised and regulated by the Financial Services Authority (FSA), number 309140. Our permitted business is arranging general insurance contracts. You can check this information on the FSA's register by visiting the FSA's Website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. BDML holds money as agent of the insurer.

Please note that the Financial Services Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of Channel Island or Isle of Man risks.

### Who owns BDML?

BDML Connect Limited is part of the Capita Group Plc.

### Charges that will apply

Booking fee and Installation of the telematic device (applies after the 14 day cooling off period)	£50 (Non refundable)
Theft Tracking on Demand (applies after the 14 day cooling off period)	£26 (Non refundable if telematic device fitted)

### Charges that may apply

Duplicate Documents	£20
Mid Term Adjustments (apart from change of vehicle)	£20
Change of Vehicle	£120 (This amount is reduced to £60 if a telematic device has not been fitted in the initial vehicle). This includes a £20 administration fee
Cancellation of the policy in the 14 day 'cooling off period'	You can call or write to us to exercise your right to cancel this policy within 14 days from either receipt of your policy documents or the date upon which you purchased the policy (whichever is the later). Providing there have been no claims, you will be charged £22 in addition to any insurer charge.  All optional additional products arranged by BDML will also be cancelled and providing no claim has been made, a full refund of their premium will be allowed (excluding AA Roadside Assistance).
Cancellation of the policy after the 14 day 'cooling off period'	Your policy is a contract for 12 months. If your Insurance is cancelled for any reason after the 14 day cooling off period, a £120 charge in addition to any insurer charge will apply (This amount is reduced to £60 in addition to any insurer charge if a telematic device has not been fitted). All optional additional products (excluding AA Roadside Assistance) arranged by BDML will also be cancelled and no refund of their premium will be allowed.
Cancellation of the AA Roadside Assistance policy in the 14 day 'cooling off period' (if applicable).	In addition to any insurance administrator charges and subject to no claim having been made, then a £14.00 charge will be made. If a claim has been made then the full annual premium will be charged.
Cancellation of the AA Roadside Assistance policy after the 14 day 'cooling off period' (if applicable).	No refund in premium will be allowed. If you are paying the premium to us by monthly instalments and the full annual premium has not been paid you will need to pay any outstanding balance of premium to us.
Cancellation of your policy if a claim has been made	Please note, if any claim has been made in any period of the insurance (this includes the statutory 14 day cooling off period) and you want to cancel the policy then the insurers' full insurer annual premium and any optional extra product premium will still be due. If you are paying the premium to us by monthly instalments and the full annual premium has not been paid you will need to pay any outstanding balance of premium to us.
Rejected Instalment payment	If you are paying by Direct Debit, we reserve the right to apply a charge of £20 for any unsuccessful collection of a monthly instalment
Failure to attend an installation or failure to provide all documentation required to allow the installation to take place.	£45
Removal of telematic device at customer request	£90

### Advice

You will not receive advice or recommendation from BDML. We will give you information about a product but cannot make a decision for you.

### What to do if you need to complain

Please phone our Customer Service Department on 0844 5611301 or write to the Quality Manager, BDML Connect Ltd, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

If you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800.

Full details of our complaint procedure are given in our policy booklet, a copy of which is available on request.

Telematic device - this policy is issued subject to the installation of a telematic device within 28 days of either the purchase of the policy or from the date you change your car. Failure to have the telematic device fitted within 28 days will result in the policy being cancelled.

Please note if you require temporary cover for a replacement vehicle (limited to 14 days in any one period of insurance) or the telematic data is missing or becomes corrupted we will charge the 'daily mileage rate'. If you extend your cover to include 'European Comprehensive' cover (maximum 90 days in any one period of insurance) or before the telematic device is fitted, the daily mileage rate multiplied by 1.5 will be charged.

#### Refunds

If the Coverbox policy is cancelled at any time, there will be no refund of the telematic device installation charge.

If the Coverbox policy is cancelled at any time, there will be no refund of the Theft Tracking on Demand premium, if the telematic device has been installed on the vehicle

Why it is important that you accurately forecast your mileage and the time of day you drive - Part of your premium is based upon the mileage and the time of day you drive, forecasted by you. We monitor both the miles you drive and the time of day and if your driving pattern changes, we may amend your premium subject to a minimum of 3000 miles. Please note that all adjustments will use the prevailing rate applicable when the adjustment is made and not the rate that was used when you took out your policy. Insurance premiums may go up or down over time.

#### Withheld Documents

BDML may keep certain documents such as proof of no claim discount while we are awaiting payment of outstanding premium or administration charges. We will ensure that you have any documents you are required to have by law.

#### Renewal

We will automatically invite your renewal with your holding insurer unless re-broking to an alternative pay as you drive insurer becomes necessary. At least 21 days before your renewal we will tell you the premium and the terms and conditions for renewal.

If you are paying by Direct Debit you need do nothing. We will collect the monthly instalments from your bank as usual.

Payments made by any other method. You will need to make payment to us by your usual method before your cover runs out.

#### Your duty to disclose

It is important that all information you give us verbally or in writing when proposing for, or making changes to your insurance or making a claim is full and correct, and that you tell us about changes such as sum insured, address, occupation, etc. Failure to do so could invalidate your policy or claims made under it. Under the conditions of your policy you must tell us about any insurance related incidents such as fire, theft or loss. When you tell us about an incident we will pass information relating to it to a database.

You must also notify us if you intend to take the vehicle abroad.

#### Fraud Prevention, Detection & claim History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police:
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

#### Data protection

For Data Protection Act purposes Coverbox Ltd are the data controllers and BDML Connect Ltd is the data processor. We will hold and process your personal data for insurance administration and marketing. For this purpose, the information may also be passed to selected third parties, insurers and reinsurers, and may be processed outside the European Economic Area (EEA). You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data. You can ask us for more information about this. At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who calls on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis, please let us know. If at any time you would prefer us to deal only with you, please call us to let us know.

Coverbox Limited likes to keep you up to date about its own products and services and those of other companies that might be of interest to you. However, if you prefer not to be kept informed please write to us Motor Quoteline, Freepost, Hampshire PO2 8QL.

#### Law applicable to this contract

You and we are free to choose the law applicable to this contract but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law that will apply will be the law of England and Wales.

#### Financial Services Compensation Scheme (FSCS)

If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling us.